

Program	Income	Resources	Eligibility Requirements	How It Helps
PACE Single Married	Less than \$1,208 (\$14,500/yr) \$1,475 (\$17,700/yr)	N/A	Age 65 or older Not enrolled in Medicaid PA resident for at least 90 days Looks at prior year's income Part B premium excluded	Beneficiary pays no more than \$6 generic/\$9 brand for prescriptions Help towards Part C/D premium One time SEP per year Help with Part D penalty
PACENET Single Married	Less than \$2,792 (\$33,500/yr) \$3,458 (\$41,500/yr)	N/A	<i>How to apply:</i> https://pacecares.magellanhealth.com/ 1-800-225-7223	Beneficiary pays no more than \$8 generic/\$15 brand for prescriptions One time SEP per year Help with Part D penalty
LIS/Extra Help Single Married	Less than 150% FPL + \$20* \$1,903 (\$22,830/yr) \$2,575 (\$30,900/yr)	Less than \$17,220** \$34,360**	Must be enrolled in or eligible for Medicare Part D <i>How to apply:</i> https://www.ssa.gov/benefits/medicare/prescriptionhelp/ Social Security: 1-800-772-1213 BDT: 1-800-866-1807	<u>Full Extra Help with QMB Plus</u> \$1.55/generic or \$ 4.60/brand <u>Full Extra Help – Non QMB Plus</u> \$4.50/generic or \$ 11.20/brand *\$0 copay for people receiving Medicaid Long Term Care Services. Help towards Part C/D premium Can change Part C/Part D plans quarterly from January through September Eliminates Part D penalty

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MSP/Medicaid QI-1 (a.k.a. Buy-In) Single Married	Less than 135% FPL + \$20* \$1,714 (\$20,571/yr) \$2,320 (\$27,834/yr)	Less than \$9,430 \$14,130	Enrolled in Medicare Will automatically receive LIS Can have PACE/PACENET <i>How to apply:</i> www.compass.state.pa.us PA 600M BDT - 1-800-866-1807	Pays Medicare Part B premium Retroactive benefits up to 3 months Congress votes on whether reauthorize each year Eliminates Part B LEP
SLMB (a.k.a. Buy-In) Single Married	Less than 120% FPL + \$20* \$1,526 (\$18,312/yr) \$2,064 (\$24,768/yr)	Less than \$9,430 \$14,130	Enrolled in Medicare Will automatically receive LIS Can have PACE/PACENET <i>How to apply:</i> www.compass.state.pa.us PA 600M BDT - 1-800-866-1807	Pays Medicare Part B premium Retroactive benefits up to 3 months Eliminates Part B LEP
QMB (a.k.a. Healthy Horizons) Single Married	Less than 100% FPL + \$20* \$1,275 (\$15,300/yr) \$1,723 (\$20,680/yr)	Less than \$9,430 \$14,130	Enrolled in Medicare Will automatically receive LIS Can have PACE/PACENET <i>How to apply:</i> www.compass.state.pa.us PA 600M BDT - 1-800-866-1807	Pays Medicare Part A/B premiums Pays Medicare deductibles and co-insurances No Rx, vision, dental coverage Eliminates Part A/B LEP
QMB Plus (a.k.a. Healthy Horizons) Single Married	Less than 100% FPL + \$20* \$1,275 (\$15,300/yr) \$1,723 (\$20,680/yr)	Less than \$2,000 \$3,000	Enrolled in Medicare Will automatically receive LIS Cannot have PACE/PACENET <i>How to apply:</i> www.compass.state.pa.us PA 600M BDT - 1-800-866-1807	Pays for full Medicaid benefits Pays Medicare Part A/B premiums Pays Medicare deductibles and co-insurances Limited Rx, vision, dental Eliminates Part A/B LEP Full Dual Eligible Will be enrolled in Community Health Choices with one of three Managed Care Organizations.

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Medical Assistance for Workers with Disabilities (MAWD)	Less than 250% FPL \$3,138 (\$37,650/yr) \$4,258 (\$51,100/yr) *Those on MAWD for 12+ months may qualify for Workers with Job Success (WJS) if their income goes above the MAWD limit.	Less than \$10,000 for single and married	Ages 16-64 Meet SSA's definition of disabled Be working and earning income How to Apply: PA 600WD www.compass.state.pa.us BDT – 1-800-866-1807	Pay 5% of income to receive Medical Assistance - pays Medicare deductibles and co-insurances Receives Extra Help automatically Enrolled in Community Health Choices Must qualify at SLMB level or below for Part B to be paid for.

Deductions:

**Includes \$20 = Amount of the Monthly Unearned Income Disregard; Income rounded to the nearest whole dollar*

***Includes \$1,500 /person burial allowance*

Earned Income (wages) deduction for Extra Help & MSP:

Subtract \$65 from gross monthly wages. Divide that amount by two. Result is countable income.

Potential Income:

To be eligible for MSP/Medicaid, an applicant/recipient must apply for any potential source of income available to him or her, including Social Security benefits.

The only exception is when an individual age 62 or older is working an average of 30 hours or more per week and has not reached their full retirement age. County Assistance will grant the individual good cause from applying for early Social Security retirement benefits.

Program Eligibility: What's Counted?

Income	
<p>Examples of income counted when determining eligibility include:</p> <ul style="list-style-type: none"> • Wages (certain deductions are allowed) • Interest • Dividends • Social Security • Veterans' Benefits • Pensions • Spouse's income if living with him/her 	<p>Examples of income not counted include:</p> <ul style="list-style-type: none"> • Temporary Assistance for Needy Families (TANF) benefits • Supplemental Security Income (SSI) • Supplemental Nutrition Assistance Program (SNAP) benefits • Low Income Home Energy Assistance Program (LIHEAP) benefits • Foster Care payments • Certain housing or utility subsidies • Weatherization Payments
Resources	
<p>Examples of resources counted when determining eligibility include:</p> <ul style="list-style-type: none"> • Cash • Checking accounts • Savings accounts and certificates • Christmas or vacation clubs • Stocks and bonds • Some trust funds • Life insurance • Vehicles • Revocable burial funds • Non-resident property 	<p>Examples of resources not counted:</p> <ul style="list-style-type: none"> • Your home • Revocable and irrevocable burial reserves subject to specified limits • Burial space and marker • One motor vehicle

PACE/PACENET Income Levels Source: <https://pacecares.magellanhealth.com/>

LIS Income and Resource Levels Source: <https://www.ncoa.org/wp-content/uploads/part-d-lis-eligibility-and-benefits-chart.pdf>

MSP/Medicaid Income and Resource Levels Source: <https://www.medicaid.gov/medicaid/eligibility/seniors-medicare-and-medicaid-enrollees/index.html>

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